

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

Applicant : Kurt C. McCracken
Serial No. : 09/610,828
Filed : July 6, 2000

Art Unit : 3625
Examiner : Nicholas Rosen
Confirmation No.: 5424
Notice of Allowance Date: July 22, 2008

Title : MANAGING INVESTMENT ASSETS

MAIL STOP ISSUE FEE

Commissioner for Patents
P.O. Box 1450
Alexandria, VA 22313-1450

RESPONSE TO THE NOTICE OF ALLOWANCE DATED JULY 22, 2008

Enclosed are an issue fee transmittal form PTOL-85b, Comments on Examiner's Reasons For Allowance, and a check for \$720 for the required fee.

Please apply any additional charges or credits to our deposit account 06-1050, reference 12016-0002001.

Respectfully submitted,

Date:

9/3/8

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CERTIFICATE OF MAILING BY EFS-WEB FILING

I hereby certify that this paper was filed with the Patent and Trademark Office using the EFS-WEB system on this date: September 3, 2008

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COMMENTS ON THE EXAMINER'S REASONS FOR ALLOWANCE

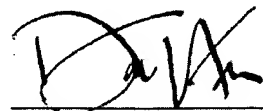
Payment of the issue fee by the applicant does not constitute a concession that (a) there may not be other good reasons for the patentability of the allowed claims, and other claims, (b) the examiner's characterization of the cited references may not be incorrect or incomplete, or (c) the examiner's characterization of the differences between the references and the claims may not be incorrect or incomplete.

During the prosecution of the application, the applicant contested the examiner's position with respect to the scope of the disclosures of at least some of the references recited in the examiner's reasons. The applicant did not and does not concede the examiner's position on those references and to that extent disagrees with the examiner's reasons.

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